

Information to identify the case:			
Debtor 1	Robert Edward Spicer		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov			
Case number: 18-70334-sms			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Edward Spicer	
2. All other names used in the last 8 years		
3. Address	2260 Howell Farms Trail NW Acworth, GA 30101	
4. Debtor's attorney	Howard P. Slomka Slipakoff & Slomka, PC Overlook III - Suite 1700 2859 Paces Ferry Rd, SE Atlanta, GA 30339	Contact phone (404) 800-4001 Email: se@myatlilaw.com
5. Bankruptcy trustee	Mary Ida Townson Chapter 13 Trustee Suite 2200 191 Peachtree Street, NE Atlanta, GA 30303-1740	Contact phone 404-525-1110 www.atlch13tt.com
6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. - 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000

For more information, see page 2

7. Meeting of creditors	January 11, 2019 at 11:00 AM	Location: Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT. TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/12/19 Filing deadline: 2/11/19 Filing deadline: 6/3/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. To file a claim electronically, visit www.ganb.uscourts.gov and access the ePOC tab. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees	Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: 2/12/19 , Time: 09:30 AM , Location: Courtroom 1201, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Robert Edward Spicer
DebtorCase No. 18-70334-sms
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: ngs1
Form ID: 309iPage 1 of 1
Total Noticed: 16

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Robert Edward Spicer, 2260 Howell Farms Trail NW, Acworth, GA 30101-8855
 21994003 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 21994005 +Franklin Collection Sv, 2978 W Jackson St, Tupelo, MS 38801-6731
 21994007 Howell Farms HOA, 4533 Howell Farms Rd NW, Acworth, GA 30101
 21994009 +Nationstar/mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 21994010 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 21994011 +Paypal Cerdit Svc, PO Box 960080, Orlando, FL 32896-0080
 21994012 +Tdrcls/rooms To Go, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
 21994013 +Turbo Title Pawn, 529 N Jefferson St NE, Milledgeville, GA 31061-2922

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: se@myatllaw.com Dec 04 2018 22:36:52 Howard P. Slomka,
 Slipakoff & Slomka, PC, Overlook III - Suite 1700, 2859 Paces Ferry Rd, SE,
 Atlanta, GA 30339
 tr +E-mail/Text: ebn@atlchl3tt.com Dec 04 2018 22:41:00 Mary Ida Townson, Chapter 13 Trustee,
 Suite 2200, 191 Peachtree Street, NE, Atlanta, GA 30303-1770
 21994002 +EDI: GMACFS.COM Dec 05 2018 02:43:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 21994004 EDI: CAPITALONE.COM Dec 05 2018 02:44:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 21994006 EDI: GADEPTOFREV.COM Dec 05 2018 02:43:00 Georgia Department of Revenue,
 1800 Century Blvd, Suite 17200, Atlanta, GA 30345
 21994008 EDI: IRS.COM Dec 05 2018 02:44:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 21998001 E-mail/Text: usagan.bk@usdoj.gov Dec 04 2018 22:38:56 United States Attorney,
 Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309
 TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Howard P. Slomka on behalf of Debtor Robert Edward Spicer se@myatllaw.com,
 myecfcalendar@gmail.com;myatllaw@gmail.com;info@myatllaw.com;notices@nextchapterbk.com;SlomkaTR74
 878@notify.bestcase.com
 Mary Ida Townson courtdailysummary@atlchl3tt.com

TOTAL: 2